

**Information to identify the case:**

Debtor 1 **Robert Leonard Abruzzese II**

Social Security number or ITIN **xxx-xx-3369**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2 **Dana Theresa Abruzzese**

Social Security number or ITIN **xxx-xx-5017**

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of Virginia**

Case number: **20-34783-KLP**

**Discharge of Joint Debtors**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Robert Leonard Abruzzese II

Dana Theresa Abruzzese

March 17, 2021

**For the court:** William C. Redden  
Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Robert Leonard Abruzzese, II  
Dana Theresa Abruzzese  
Debtors

Case No. 20-34783-KLP  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin

Page 1 of 2

Date Rcvd: Mar 18, 2021

Form ID: 318

Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Robert Leonard Abruzzese, II, Dana Theresa Abruzzese, 14926 Watermill Lake Trail, Midlothian, VA 23112-4197
cr	+ Accelerated Inventory Mgt, LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
15581112	+ Accelerated Inventory Mgt. LLC, Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
15531993	+ Best Egg, 4315 Pickett Rd., Saint Joseph, MO 64503-1600
15531995	+ Chesterfield Fire & EMS, PO Box 1658, Chesterfield, VA 23832-9125
15531997	+ Lending Club Corp., 370 Convention Way, Redwood City, CA 94063-1405
15531999	+ Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
15532000	+ Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
15532001	+ Oliphant Financial LLC, 1800 Second Street, Suite 603, Sarasota, FL 34236-5990
15532005	+ United Consumers Inc, Attn: Bankruptcy Dept, Po Box 4466, Woodbridge, VA 22194-4466

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: william.brosconscious@txitrustee.com	Mar 19 2021 03:56:00	William Anthony Brosconscious, 341 Dial 877-491-2336 Code: 1768631, P.O. Box 71180, Henrico, VA 23255
15531992	+ EDI: TSYS2.COM	Mar 19 2021 03:43:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15531994	+ Email/PDF: MarletteBKNotifications@resurgent.com	Mar 19 2021 02:49:38	Best Egg Personal Loans, 1523 Concord Pike, Wilmington, DE 19803-3653
15531996	+ Email/PDF: HCABKNotifications@resurgent.com	Mar 19 2021 03:37:29	CJW Medical Center, PO Box 740760, Cincinnati, OH 45274-0760
15531998	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 19 2021 02:49:16	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
15532002	Email/Text: IL_VA@mcmcg.com	Mar 19 2021 03:56:00	Peter Heindel, Esquire, 6627 W. Broad St., Suite 200, Richmond, VA 23230-0000
15532003	Email/Text: colleen.atkinson@rmscollect.com	Mar 19 2021 03:58:00	Receivable Management Inc, Bankruptcy Dept/Receivables Management S, 7206 Hull Rd Ste 211, Richmond, VA 23235-0000
15532004	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 19 2021 03:36:05	Resurgent Capital Services, Attn: Bankruptcy, Pob 10497, Greenville, SC 29603-0497
15532006	+ Email/Text: bkrpt21@maxprofitsys.com	Mar 19 2021 03:57:00	Valley Credit Service, Inc, Attn: Bankruptcy, Po Box 2162, Hagerstown, MD 21742-2162

TOTAL: 9

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0422-7

User: admin

Page 2 of 2

Date Rcvd: Mar 18, 2021

Form ID: 318

Total Noticed: 19

<b>Recip ID</b>	<b>Bypass Reason</b>	<b>Name and Address</b>
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

**NOTICE CERTIFICATION**

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 20, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2021 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Daniel Kevin Eisenhauer	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ANHSOrlans@InfoEx.com ecfaccount@orlans.com
James E. Kane	on behalf of Debtor Robert Leonard Abruzzese II jkane@kaneandpapa.com, info@kaneandpapa.com,cdiez@kaneandpapa.com,jkrumbein@kaneandpapa.com,awilson@kaneandpapa.com,afisher@kaneandpapa.com
James E. Kane	on behalf of Joint Debtor Dana Theresa Abruzzese jkane@kaneandpapa.com info@kaneandpapa.com,cdiez@kaneandpapa.com,jkrumbein@kaneandpapa.com,awilson@kaneandpapa.com,afisher@kaneandpapa.com
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Patti H. Bass	on behalf of Creditor Accelerated Inventory Mgt LLC ecf@bass-associates.com
William Anthony Broschious	wbroscious@wabtrustee.com wbroscious@iq7technology.com;ecf.alert+Broschious@titlexi.com

TOTAL: 6